

Exhibit K

LA- PRINCIPAL AND INTEREST ADJ. txt
%%H082681GM 50019-0049LTR1RATE / P&I ADJUSTMENT SUBSEQUENT CHANGE
SYSLTR1 PROD12/24/ 88459 04028 0
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{{DPLX}}

00PFST519

12/24/10

MARIA M THOMPSON
ELDA THOMPSON
29 GENERAL LANE

WILLINGBORO NJ 08046-3019

RE: Account Number 8459
Property Address 137 ELLERY AVENUE
NEWARK NJ 07106-0000

Dear MARIA M THOMPSON
ELDA THOMPSON

***IMPORTANT NOTICE REGARDING INTEREST RATE
AND/OR PAYMENT CHANGES***

The interest rate on your loan was scheduled to adjust on
02/01/11. The new principal and interest (P&I) amount will be
effective with the 03/01/11 payment.

Projected principal balance after 02/01/11 payment: \$ 189055.32

Previous index value	0.75400%	New index value	0.45900%
Current interest rate	5.99000%	New interest rate	5.99000%
Current P&I pymt \$	1227.70	New P&I pymt \$	1227.71
Margin	2.75000%	Escrow* \$	471.21
		Total pymt \$	1698.92

Rate Next Change Date 08/01/11
Principal and Interest Next Change 09/01/11

*Subject to change if analysis occurs after the date of this
letter.

Your new interest rate is calculated by adding the margin to the
new index value. The result of this addition is subject to
rounding and rate cap limitations according to the terms of your
loan documents.

An account statement will be sent under separate cover. If your
payments are made through our automatic payment program, your new
payment amount will be deducted on your scheduled draft date.

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12/24/10

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Account Number [REDACTED] 8459
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IF YOU ARE IN DEFAULT AT THE TIME THIS NOTICE IS DELIVERED TO
YOU, GMAC Mortgage, LLC WILL CONTINUE WITH THE
DEFAULT PROCESS EVEN THOUGH THE INTEREST RATE AND PAYMENT AMOUNT
ARE BEING ADJUSTED.

If you have any questions, please contact Customer Care at
800-766-4622.

Customer Care
Loan Servicing

4028
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